


CERTIFICATE OF EXPRESS MAIL

I certify that this Information Disclosure Statement and accompanying document(s) are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. 1.10 on the date indicated below and is addressed to: Commissioner For Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Express Mail Label No.: EV 341152785 US
Date January 23, 2004

Signature 
Printed Name Kathleen A. Nimrichter

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF : Bauer et al.
FOR : **MONITORING SYSTEM FOR
DETERMINING AND COMMUNICATING
A COST OF INSURANCE**
SERIAL NO. : UNKNOWN
FILED : HERewith
ATTORNEY DOCKET NO. : **PGRZ 2 00001-1-1-3-3**

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In accordance with 37 C.F.R. §§ 1.56, 1.97, 1.98 and MPEP § 609, applicant(s) submit(s) the following Disclosure Statement concerning art of which the applicant(s) is (are) aware. A copy of PTO-1449 is enclosed herewith.

This Information Disclosure Statement is not intended to constitute an admission that any patent, publication or other information referred to herein or submitted herewith is "prior art" for this invention unless specifically designated as such.

In accordance with the United States Patent and Trademark Office OG Notice

dated 05 August 2003, waiving the requirement under 37 C.F.R. §1.98(a)(2)(i), for submitting a copy of each cited U.S. patent and each U.S. patent application publication for all U.S. national patent applications filed after June 30, 2003, Applicant(s) has not enclosed copies of the cited U.S. patents with this Disclosure.

In accordance with 37 C.F.R. §1.97(g) and (h), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 C.F.R. §1.56(b) exists.

Under § 1.98(a)(3), no concise explanation of relevance is required for information that is in the English language. Accordingly, the enclosed require(s) no further explanation (or no translation is available).

Consideration of the appropriate paragraph(s) indicated below is respectfully requested:

☒ **WITHIN THREE MONTHS OF FILING:** Under § 1.97(b)(1), this Information Disclosure Statement is being filed within three months of the filing date of the application. Although it is believed no fee is necessary, any deficiency in fees should be charged to Deposit Account No. 06-0308.

☐ **BEFORE FIRST OFFICE ACTION:** Under § 1.97(b)(3), this Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits. Although it is believed no fee is necessary, any deficiency in fees should be charged to Deposit Account No. 06-0308.

☐ **INTERNATIONAL SEARCH REPORT:** Under § 1.97(e)(1), the undersigned certifies that each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this statement. Although it is believed no fee is necessary, any deficiency in fees should be charged to Deposit Account No. 06-0308.

☐ **BEFORE FINAL ACTION/WITH FEE:** Under § 1.97(c)(2), this information shall be considered if filed before the mailing date of a final action if accompanied by a fee in the amount of \$180.00 as required by §1.17(p). Accordingly, the necessary fee accompanies this Information Disclosure Statement. Any overpayment or deficiency can be charged to Deposit Account No. 06-0308.

☐ **PRIORITY CLAIM:** The attached PTO 1449 Form includes all patents, publications, or other information previously cited by or submitted to the Office in one or more prior applications from which the present application claims priority. These

one or more prior applications are identified in the papers accompanying the filing of this application. In accordance with § 609 MPEP, only copies of art not previously submitted are enclosed.

It is respectfully requested that the attached document(s) be considered and officially cited in examination of this application.

Respectfully submitted,

FAY, SHARPE, FAGAN,
MINNICH & McKEE, LLP

23 Jan 2004
Date

Jay F. Moldovanyi
Jay F. Moldovanyi
Reg. No. 29,678
1100 Superior Avenue
Seventh Floor
Cleveland, OH 44114-2518
216/861-5582

Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT(S) <i>(Use as many sheets as necessary)</i>	COMPLETE IF KNOWN										
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Application Number</td> <td></td> </tr> <tr> <td>Filing Date</td> <td></td> </tr> <tr> <td>First Named Inventor</td> <td>Bauer et al.</td> </tr> <tr> <td>Art Unit</td> <td></td> </tr> <tr> <td>Examiner Name</td> <td></td> </tr> </table>	Application Number		Filing Date		First Named Inventor	Bauer et al.	Art Unit		Examiner Name	
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U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No.	Document No. Number-Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	AA	US-4,843,578	06/27/1989	Wade	
	AB	US-5,805,079	09/08/1998	Lemelson	
	AC	US-6,067,488	05/23/2000	Tano	
	AD	US-2003/0023568 A1	01/30/2003	Perotti et al.	
	AE	US-5,046,007	09/03/1991	McCrery et al.	
	AF	US-5,249,127	09/28/1993	Komatsu	
	AG	US-5,499,182	03/12/1996	Ousborne	
	AH	US-6,356,823 B1	03/12/2002	Iannotti et al.	
	AI	US-5,373,346	12/13/1994	Hocker	
	AJ	US-5,303,163	04/12/1994	Ebaugh et al.	
	AK	US-4,258,421	03/24/1981	Juhasz et al.	
	AL	US-5,379,219	01/03/1995	Ishibashi	

FOREIGN PATENT DOCUMENTS						
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	AM					
	AN					
	AO					
	AP					

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS					T
Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume/issue number(s), publisher, city and/or country where published			
	AQ	http://www.obd-onboarddiagnostics.com/AutoWatch.htm , OBD Vehicle Usage Monitor-Autowatch, "AutoWatch™", Copyright 1999-2004-Software For Cars.			
	AR	http://www.roadssafety.com/shop/ , Road Safety "Safe Driving Starts with a Well Trained Driver", 1999-2003 Road Safety International, Inc.			
	AS	http://www.smart-driver.com/index.html , SmartDriver.			
	AT	DriveRight® Spec Sheet, CarChip & CarChipE/X, OBDII-Based Vehicle Data Logger and Software 8210 and 8220, DS8210 Rev B, Nov 5, 2003.			
	AU				
	AV				

Examiner Signature		Date Considered	
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	BA	US-5,359,528	10/25/1994	Haendel et al.	
	BB	US-5,819,198	10/06/1998	Peretz	
	BC	US-4,258,421	03/24/1981	Juhasz et al.	
	BD	US-2003/0182033 A1	09/25/2003	Underdahl et al.	
	BE	US-2003/0167345 A1	09/04/2003	Knight et al.	
	BF	US-5,758,299	05/26/1998	Sandborg et al.	
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	BH	US-5,694,116	12/02/1997	Kojima	
	BI	US-6,505,106 B1	01/07/2003	Lawrence et al.	
	BJ	US-2003/0204290 A1	10/30/2003	Sadler et al.	
	BK	US-6,629,029 B1	09/30/2003	Giles	
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	CA	US-5,548,273	08/20/1996	Nicol et al.	
	CB	US-6,240,773 B1	06/05/2001	Rita et al.	
	CC	US-6,317,668 B1	11/13/2001	Thibault	
	CD	US-6,392,564 B1	05/21/2002	Mackey et al.	
	CE	US-6,405,112 B1	06/11/2002	Rayner	
	CF	US-6,430,488 B1	08/06/2002	Goldman et al.	
	CG	US-6,502,020 B2	12/31/2002	Lang	
	CH	US-6,502,035 B2	12/31/2002	Levine	
	CI	US-6,526,341 B1	02/25/2003	Bird et al.	
	CJ	US-6,611,740 B2	08/26/2003	Lowrey et al.	
	CK	US-6,636,790 B1	10/21/2003	Lightner et al.	
	CL	US-2002/0111725 A1	08/15/2002	Burge	
	CM	US-2002/0133275 A1	09/19/2002	Thibault	
	CN	US-6,253,129 B1	06/26/2001	Jenkins et al.	
	CO	US-6,636,149 B2	10/21/2003	Moon	
	CP	US-6,438,472 B2	08/20/2002	Tano et al.	

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